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Inventor(s)

Constantin Von ALTROCK et al.

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For

EXPERT SYSTEM

Commissioner for Patents P.O. Box 2327 Arlington, VA 22202

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TRANSMITTAL

Being transmitted herewith is a Power of Attorney by Assignee of Entire Interest for filing in the above-identified application.

Respectfully submitted,

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Dated: Sept. 19,2002

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POWER OF ATTORNEY BY ASSIGNEE OF ENTIRE INTEREST

GZS Gesellschaft für Zahlungssysteme mbH and INFORM GmbH, as assignees of the entire right, title, and interest in the application for patent entitled EXPERT SYSTEM filed on March 1, 2002 and assigned Serial No. 10/070,490, hereby appoints Patrick J. Fay (Reg. No. 35,508) and Oleg F. Kaplun (Reg. No. 45,559) as its attorneys/agents with full power of substitution and revocation, to prosecute this application and to transact all business in the U.S. Patent and Trademark Office connected therewith.

Please address all communications regarding this application to:

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